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AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

1. (Currently Amended) A computer-implemented method for assessing risk of insuring a healthcare patient, the method comprising one or more computers performing the following:
  - receiving demographic data on a patient and prescription data for each prescription filled by the patient;
  - assigning the prescription data for each prescription to at least one risk group based upon at least one medical condition typically treated by the prescription;
  - storing risk data for the patient, wherein the risk data includes the risk groups for all prescription data of the patient; and
  - calculating a risk score for the patient based upon the risk data and the demographic data of the patient.
2. (Previously Presented) The method of claim 1, wherein the step of assigning the prescription data to at least one risk group comprises using national drug codes to classify each prescription.
3. (Previously Presented) The method of claim 2, wherein the step of assigning the prescription data to at least one risk group further comprises categorizing each national drug code classification into one of a number of pharmacy risk groups.
4. (Previously Presented) The method of claim 1, further comprising defining additional member risk markers based on patient age and other characteristics known to indicate that the patient belongs to a high risk category and using the additional member risk markers to calculate the patient's risk score.